

**United States Bankruptcy Court
Northern District of Ohio**

In re **Ronald L. Joan, II**
Kathryn E. Joan

Debtor(s)

Case No. **16-31009**
Chapter **13**

CHAPTER 13 PLAN - AMENDED

1. **Payments to the Trustee:** The future earnings or other future income of the Debtor is submitted to the supervision and control of the trustee. The Debtor (or the Debtor's employer) shall pay to the trustee the sum of **\$2,800.00** per month for **60** months.

Total of plan payments: **\$168,000.00**
2. **Plan Length:** This plan is estimated to be for **60** months.
3. Allowed claims against the Debtor shall be paid in accordance with the provisions of the Bankruptcy Code and this Plan.
 - a. Secured creditors shall retain their mortgage, lien or security interest in collateral until the earlier of (a) the payment of the underlying debt determined under nonbankruptcy law, or (b) discharge under 11 U.S.C. § 1328.
 - b. Creditors who have co-signers, co-makers, or guarantors ("Co-Obligors") from whom they are enjoined from collection under 11 U.S.C. § 1301, and which are separately classified and shall file their claims, including all of the contractual interest which is due or will become due during the consummation of the Plan, and payment of the amount specified in the proof of claim to the creditor shall constitute full payment of the debt as to the Debtor and any Co-Obligor.
 - c. All priority creditors under 11 U.S.C. § 507 shall be paid in full in deferred cash payments.
4. From the payments received under the plan, the trustee shall make disbursements as follows:
 - a. Administrative Expenses
 - (1) Trustee's Fee: **10.00%**
 - (2) Attorney's Fee (unpaid portion): **NONE**
 - (3) Filing Fee (unpaid portion): **NONE**
 - b. Priority Claims under 11 U.S.C. § 507
 - (1) Domestic Support Obligations
 - (a) Debtor is required to pay all post-petition domestic support obligations directly to the holder of the claim.
 - (b) The name(s) and address(es) of the holder of any domestic support obligation are as follows. See 11 U.S.C. §§ 101(14A) and 1302(b)(6).

Ohio Child Support Payment Central
PO Box 182394
Columbus, OH 43218
 - (c) Anticipated Domestic Support Obligation Arrearage Claims. Unless otherwise specified in this Plan, priority claims under 11 U.S.C. § 507(a)(1) will be paid in full pursuant to 11 U.S.C. § 1322(a)(2). These claims will be paid at the same time as claims secured by personal property, arrearage claims secured by real property, and arrearage claims for assumed leases or executory contracts.

Creditor (Name and Address)
-NONE-

Estimated arrearage claim

Projected monthly arrearage payment

(d) Pursuant to §§ 507(a)(1)(B) and 1322(a)(4), the following domestic support obligation claims are assigned to, owed to, or recoverable by a governmental unit.

Claimant and proposed treatment: **Ohio Child Support Payment Central**
PO Box 182394
Columbus, OH 43218 Paid in Full

(2) Other Priority Claims.

Name	Amount of Claim	Interest Rate (If specified)
City of Upper Sandusky	2,000.00	0.00%
IRS	500.00	0.00%
Jonathan S. Klingler	0.00	0.00%
State of Ohio Dept of Taxation	4,500.00	0.00%
Wyandot County Treasurer	0.00	0.00%

c. Secured Claims

(1) Pre-Confirmation Adequate Protection Payments. Pre-confirmation adequate protection payments to the following Creditors holding allowed claims secured by a purchase money security interest in personal property shall be paid by the Trustee through the plan as provided below. Adequate protection payments shall not accrue or be paid until the Creditor files a proof of claim. The principal amount of the Creditor's claim shall be reduced by the amount of the adequate protection payments remitted.

Name	Description of Collateral	Pre-Confirmation Monthly Payment
-NONE-		

(2) Secured Debts Which Will Not Extend Beyond the Length of the Plan

(a) Secured Claims Subject to Valuation Under § 506. The Debtor moves the Court to value collateral as follows according to 11 U.S.C. § 506(a). Each of the following secured claims, if allowed, shall be paid through the plan in equal monthly payments set forth below, until the secured value or the amount of the claim, whichever is less, has been paid in full. Any remaining portion of the allowed claim shall be treated as a general unsecured claim. Any claim with a secured value of \$0 shall be treated as a general unsecured claim.

Name	Proposed Amount of Allowed Secured Claim	Monthly Payment	Interest Rate (If specified)
-NONE-			

(b) Secured Claims Not Subject to Valuation Under § 506. Each of the following claims, if allowed, shall be paid through the plan in equal monthly payments set forth below, until the amount of the claim as set forth in the Creditor's proof of claim has been paid in full.

Name	Proposed Amount of Allowed Secured Claim	Monthly Payment	Interest Rate (If specified)
Ally Financial	17,890.00	339.66	5.25%
Hyundai Capital America	23,552.00	447.16	5.25%

(3) Secured Debts Which Will Extend Beyond the Length of the Plan

Name	Amount of Claim	Monthly Payment	Interest Rate (If specified)
CitiMortgage	115,000.00	786.00	4.00%

d. Unsecured Claims

(1) Special Nonpriority Unsecured: Debts which are co-signed or are non-dischargeable shall be paid in full (100%).

Name	Amount of Claim	Interest Rate (If specified)
-NONE-		

(2) General Nonpriority Unsecured: Other unsecured debts shall be paid **23** cents on the dollar and paid pro rata, with no interest if the creditor has no Co-obligors, provided that where the amount or balance of any unsecured claim is less than \$10.00 it may be paid in full.

5. The Debtor proposes to cure defaults to the following creditors by means of monthly payments by the trustee:

Creditor	Amount of Default to be Cured	Interest Rate (If specified)
CitiMortgage	15,000.00	0.00%

6. The Debtor shall make regular payments directly to the following creditors:

Name	Amount of Claim	Monthly Payment	Interest Rate (If specified)
-NONE-			

7. The employer on whom the Court will be requested to order payment withheld from earnings is:

NONE. Payments to be made directly by debtor without wage deduction.

8. The following executory contracts of the debtor are rejected:

Other Party	Description of Contract or Lease
-NONE-	

9. Property to Be Surrendered to Secured Creditor

Name	Amount of Claim	Description of Property
-NONE-		

10. The following liens shall be avoided pursuant to 11 U.S.C. § 522(f), or other applicable sections of the Bankruptcy Code:

Name	Amount of Claim	Description of Property
Ditech Financial LLC	16,000.00	403 Center Dr. Upper Sandusky, OH 43351 Wyandot County Legal Description: S174 OLD MISSION ADD LOT 19 NPT 1 SINGLE FAMILY RESIDENTIAL DWELLING PLATTED

11. Title to the Debtor's property shall revert in debtor **on confirmation of a plan.**

12. As used herein, the term "Debtor" shall include both debtors in a joint case.

13. Other Provisions:

Conduit mortgage payments to CitiMortgage on Debtors' residence to be paid by the Trustee.

Date <u>May 19, 2016</u>	Signature <u>/s/ Ronald L. Joan, II</u> Ronald L. Joan, II Debtor
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Date <u>May 19, 2016</u>	Signature <u>/s/ Kathryn E. Joan</u> Kathryn E. Joan Joint Debtor
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CERTIFICATE OF SERVICE

I hereby certify that on May 19, 2016, a copy of the foregoing Amended Chapter 13 Plan and Certificate of Service were filed electronically. Notice of this filing will be sent to all parties by operation of the Court's electronic filing system. Parties may access this filing through the Court's system.

US Trustee's Office - Via email Trustee@Usdoj.Gov

Michael David Stultz on behalf of Creditor Ohio Department of Taxation
gtr@meyerkerschner.com, emh@meyerkerschner.com; jkg@meyerkerschner.com; das@meyerkerschner.com

Elizabeth A. Vaughan
officeofstanding@att.net, toledo13@ecf.epiqsystems.com

And regular US Mail to:

Ally Financial
200 Renaissance Ctr
Detroit, MI 48243

Bonded Collection Services
120 W Cherry St
North Baltimore, OH 45872

Caine & Weiner
Po Box 5010
Woodland Hills, CA 91365

Capital One Bank Usa N
15000 Capital One Dr
Richmond, VA 23238

Cbna
50 Northwest Point Road
Elk Grove Village, IL 60007

Choice Recovery
1550 Old Henderson Rd St
Columbus, OH 43220

CitiMortgage
ATTN: Bankruptcy Dept.
1100 Technology Drive
O Fallon, MO 63368

City of Upper Sandusky
Income Tax Dept
119 N. 7th Street
PO Box 45
Upper Sandusky, OH 43351

Comenity Capital Bank
PO Box 182025
Columbus, OH 43218

Computer Collections, Inc.
640 West Fourth Street
PO Box 5238
Winston Salem, NC 27113

CORPATH LTD
PO BOX 636042 DEPT 6042
Cincinnati, OH 45263

Ditech Financial LLC
ATTN: Bankruptcy
7360 South Kyrene Road
Rio Verde, AZ 85263

Ecmc
1 Imation Pl
Oakdale, MN 55128

ECMC
PO Box 16478
Saint Paul, MN 55116

Global Discovery Vacations
aka GCI, Inc.
5320 College Blvd
Shawnee Missio, KS 66211

Hearn Law Offices
5 S. Willipie Street
Lima, OH 45805

Hyundai Capital America
4000 Macarthur Blvd Ste
Newport Beach, CA 92660

Ilene Fruth
4229 Highway 88
Carey, OH 43316

IRS
c/o Bankruptcy Dept.
PO Box 7346
Philadelphia, PA 19101

Jonathan S. Klingler
101 N. Earl Street
Waynesfield, OH 45896

Jonathan S. Klingler
504 Carolyn Drive
Delphos, OH 45833

Kay Jewelers
375 Ghent Rd
Fairlawn, OH 44333

Kohls/Capone
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051

Marion General Hospital
ATTN: Bankruptcy
1000 McKinley Park Drive
Marion, OH 43302

Marion General Hospital
Dept L 3646
Columbus, OH 43260

Meade & Associates
737 Enterprise Dr
Westerville, OH 43081

Midwest Physicians
5151 Reed Rd Suite 225-C
Columbus, OH 43220

Mohela/Dept Of Ed
633 Spirit Dr
Chesterfield, MO 63005

Ohio Child Support Payment Central
PO Box 182394
Columbus, OH 43218

Ohio Department of Taxation
Attn: Bankruptcy Division
PO Box 530
Columbus, OH 43216

Ohio Health
PO BOX 183221
Columbus, OH 43218

Ohio Health
ATTN: Bankruptcy
5350 Frantz Road
Dublin, OH 43016

Parsell Plumbing & Heating
619 7th Street
PO Box 94
Upper Sandusky, OH 43351

PayPal Credit
PO Box 105658
Atlanta, GA 30348

Quality Mechanical Service
1190 East Kibby Street
Lima, OH 45804

Reimer Arnovitz Chernenk & Jeffrey
PO Box 39696
30455 Solon Road
Solon, OH 44139

RGS Financial
1700 Jay Eli Drive #200
Richardson, TX 75081

Riverside Radiology
PO BOX 713815
Cincinnati, OH 45271

State of Ohio Dept of Taxation
c/o Ohio Attorney General
150 East Gay Street
Columbus, OH 43215

Stellar Recovery Inc
1327 Hwy 2 W
Kalispell, MT 59901

Tempoe
ATTN: Bankruptcy
1750 Elm Street, #1200
Manchester, NH 03104

Time Warner Cable
ATTN: NE OHIO Bankruptcy Dept
PO Box 2553
Columbus, OH 43216

United Collection Bureau
5620 Southwyck Boulevard
PO Box 140190
Toledo, OH 43614

Wyandot County Prosecuting Attorney
137 S. Sandusky Avenue
Upper Sandusky, OH 43351

Wyandot County Treasurer
137 S. Sandusky Avenue
Upper Sandusky, OH 43351

Wyandot CSEA
120 East Johnson Street
Upper Sandusky, OH 43351

Wyandot Memorial Hospital
885 N Sandusky Ave
Upper Sandusky, OH 43351

/s/ Marc E. Dann

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